

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JAMES L OWENS § Case No.: 09-08405
DOROTHY A OWENS §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2009.
- 2) This case was confirmed on 05/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/06/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/24/2012.
- 6) Number of months from filing to the last payment: 38
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 53,994.57
- 10) Amount of unsecured claims discharged without payment \$ 38,085.70
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 49,749.60
Less amount refunded to debtor	\$ 1,477.47
NET RECEIPTS	\$ 48,272.13

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,252.80
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,838.80
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 5,091.60

Attorney fees paid and disclosed by debtor	\$ 1,264.20
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MANAG	UNSECURED	4,454.00	4,757.77	4,757.77	4,757.77	.00
MIDLAND CREDIT MANAG	UNSECURED	1,332.00	935.84	935.84	935.84	.00
NORTH STAR CAPITAL A	UNSECURED	396.00	396.00	396.00	396.00	.00
GMAC MORTGAGE CORPOR	SECURED	80,630.09	.00	.00	.00	.00
GMAC MORTGAGE CORPOR	SECURED	.00	5,456.33	6,156.33	6,156.33	.00
TRIAD FINANCIAL	SECURED	7,590.00	6,170.77	6,170.77	6,170.77	382.46
TRIAD FINANCIAL	UNSECURED	2,673.00	NA	NA	.00	.00
BANK OF NEW YORK TRU	UNSECURED	12,261.00	.00	.00	.00	.00
WILMINGTON TRUST CO	UNSECURED	9,970.00	.00	.00	.00	.00
CINGULAR WIRELESS	UNSECURED	303.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,087.00	1,625.07	1,625.07	1,625.07	.00
CAPITAL ONE	UNSECURED	1,080.00	1,583.83	1,583.83	1,583.83	.00
CAPITAL ONE	UNSECURED	142.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	548.00	548.05	548.05	548.05	.00
LVNV FUNDING	UNSECURED	.00	574.14	547.14	547.14	.00
ATT CORP	UNSECURED	500.00	NA	NA	.00	.00
AT & T	UNSECURED	75.00	NA	NA	.00	.00
AT & T	UNSECURED	75.00	NA	NA	.00	.00
DELL FINANCIAL SERVI	UNSECURED	2,424.00	3,043.44	3,043.44	3,043.44	.00
GEMB SAMS	UNSECURED	.00	NA	NA	.00	.00
HFC USA/BENEFICIAL	UNSECURED	6,744.69	NA	NA	.00	.00
HSBC AUTO FINANCE	UNSECURED	19,080.33	NA	NA	.00	.00
NUVELL CREDIT COMPAN	UNSECURED	11,166.00	12,361.30	12,361.30	12,361.30	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	1,575.00	1,248.26	1,248.26	1,248.26	.00
LVNV FUNDING	UNSECURED	1,885.00	2,036.96	2,036.96	2,036.96	.00
LVNV FUNDING	UNSECURED	472.00	.00	.00	.00	.00
UNITED STUDENT AID F	UNSECURED	5,566.00	5,668.77	.00	.00	.00
SHELL OIL CITIBANK	UNSECURED	860.00	NA	NA	.00	.00
UNITED STUDENT AID F	UNSECURED	.00	6,892.68	6,892.68	.00	.00
WFFINANCIAL	UNSECURED	NA	NA	NA	.00	.00
WFNNB	UNSECURED	740.00	NA	NA	.00	.00
JAMES ANTHONY OWENS	OTHER	.00	NA	NA	.00	.00
PAULETTA OWENS	OTHER	.00	NA	NA	.00	.00
PAULETTA OWENS	OTHER	.00	NA	NA	.00	.00
PAULETTA OWENS	OTHER	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	NA	1,387.31	1,387.31	1,387.31	.00
ECMC	UNSECURED	NA	22,398.91	.00	.00	.00
HOUSEHOLD FINANCE CO	SECURED	NA	7,384.39	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	6,156.33	6,156.33	.00
Debt Secured by Vehicle	6,170.77	6,170.77	382.46
All Other Secured	.00	.00	.00
TOTAL SECURED:	12,327.10	12,327.10	382.46
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	37,363.65	30,470.97	.00

Disbursements:

Expenses of Administration	\$ 5,091.60
Disbursements to Creditors	\$ 43,180.53

TOTAL DISBURSEMENTS: \$ 48,272.13

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/04/2013

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.